

Hurricane Help for the DIMHRS (Pers/Pay) JPMO Team
The SPAWAR Systems Center New Orleans (SSC NOLA) is closed until further notice. Do not attempt to re-enter the area until directed to do so.

****Updated information highlighted in Yellow****



****The IMPORTANT MESSAGE ABOUT TRAILER ARRANGEMENTS****

People who has requested trailers to be placed on the UNO Campus will not be able to do so. FEMA has assessed the space set aside on UNO's Lakefront Campus and have restricted the number of trailers that will be allowed on the campus. If you have requested a trailer through FEMA, you will have to make other arrangements for the placement of that trailer.

Updates on Returning and Rebuilding:

Orleans Parish: Lower 9th Ward Re-entry: Starting 12 October 2005, residents in portions of New Orleans' 9th Ward were allowed to return to visit their homes, see the extent of property damage and gather personal valuables. The "Look and Leave" plan is in effect until further notice. All streets on the south side of North Claiborne Avenue to the Mississippi River are open. The area will be open for visitation from 8 a.m. to 6 p.m. No one will be permitted to remain after dark; all city curfews are in effect. Residents will enter and exit the Lower 9th Ward via the St. Claude Avenue Bridge.

The nighttime curfew for "open" areas of the city has been pushed back from 8 p.m. to midnight. Streets still will stayed closed until 6 a.m. "Open" areas of the city include Uptown, the Garden District, the Central Business District and French Quarter. Other parts of town, including Lakeview, Mid-City, Gentilly and eastern New Orleans would remain under an 8 p.m. to 6 a.m. curfew, with access to the Lower 9th Ward still completely restricted. Algiers had no curfew.

Safe drinking water has been restored to New Orleans' East Bank, west of the Industrial Canal. The Louisiana Department of Health and Hospitals, the official regulatory agency for the State of Louisiana, certified the water quality.

See the Situation Report for New Orleans for additional information (available on the www.dimhrs.mil website or by going to www.cityofno.com and clicking on Situation Report about half-way down the page). City is also providing an information hotline. Citizens can call toll free (877) 286-7431 for regularly updated information about New Orleans. The City regrets that messages left on this line cannot be returned.

St. Bernard Parish: Residents are being allowed to visit their property after showing proper ID at checkpoints along entry roads into St. Bernard Parish. Please visit the St. Bernard Parish website for details at www.st-bernard.la.us and read the Action Plan for Rebuilding at: <http://www.st-bernard.la.us/emprep/katrina/planofaction.htm>

Plaquemines Parish: According to the Plaquemines Parish website at www.plaqueminesparish.com approximately 16,000 of the parishes 26,757 residents are still displaced. Approximately 10,000 have been destroyed. These alarming numbers mean that 3 out of every 5 residents of Plaquemines Parish are still displaced this long after the storm.

St. Tammany Parish: All residents and business owners who homes and businesses are safe for occupying may return to the parish. There is still a curfew in place from 11PM to 6AM and Burn Ban in effect until further notice. For more information visit www.stpgov.org.

Remember that Jan Schneck is helping those who return to visit find accommodations in the local area. Please call her at (985) 639-3224 or e-mail her at janice.schneck@navy.mil or janice.schneck.ctr@disa.mil. Several rooms at houses are available for your visit so that you do not need to find a hotel.

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A WORD ABOUT RETURNING HOME WITH YOUR FAMILY:

Many people are anxious to return home but keep in mind these few things before making plans to do so. 1) There are many health hazards associated with previously flooded areas including mold, bacteria and dust associated with the storm's aftermath. Please visit the CDC Website for health precaution advice and be prepared with masks, hand sanitizer, first aid equipment and other supplies necessary to protect your family. (<http://www.bt.cdc.gov/disasters/cleanup.asp>) 2) Be mindful of the impact of sights and sounds on children and emotionally vulnerable individuals. While some experts advise that seeing damage allows children to experience a sense of closure on a terrible event, others warn of dangerous PTSD issues associated with seeing a disasters aftermath. Visit www.redcross.org for more information or see the Helping Children Cope document on the www.dimhrs.mil website.

IRS ANNOUNCES 401(K) DISTRIBUTIONS ALLOWED FOR THOSE AFFECTED BY HURRICANE KATRINA

The Internal Revenue Service (IRS) recently released Announcement 2005-70, allowing 401(K) plan sponsors to make distributions or loans to participants affected by Hurricane Katrina. Through March 31, 2006, qualified defined contribution plans may make loans or hardship distributions for a need arising from Hurricane Katrina to an employee or former employee whose residence on 29 August 2005 was located in one of the parishes or counties in Louisiana, Mississippi or Alabama that have been or are later designated as disaster areas; whose place of employment was located in one of those counties or parishes on 29 August 2005; or whose parent, grandparent, children, grandchildren, dependent or spouse had a principal residence or place of employment in one of those parishes or counties on 29 August 2005. For example, a parent could obtain a loan or hardship from their plan and provide the funds to a child whose principal residence was located in one of the affected areas.

For more information from the IRS, visit www.irs.gov and click on Hurricane Katrina Relief. There is also information there about extensions for filing returns, waiving of tax penalties and other information of interest to taxpayers affected by Katrina. The IRS will undoubtedly update this information next week as the aftermath of Rita is more clearly known.

The IRS is also allowing those who have taken in people displaced by the storm to claim them as dependents for the period they are in their home. For instance, if you usually claimed two dependents and had four additional people stay with you, then you can claim six dependents for the period of time that you had them in your home. Visit www.irs.gov for more information or contact your tax advisor.

Large Louisiana Banks Make Arrangements for Customers Dealing With Katrina Aftermath

Hibernia

Hibernia Bank has made arrangements to automatically defer payments on consumer and small-business loans and lines of credit for Hibernia customers in ZipCodes 700, 701, 703, 704, 394,395 and 396 until January 2006. There are no forms necessary to extend your loan terms. All automatic deduction payments from checking accounts related to these loans and lines of credit will be suspended during the deferment period. You will still be responsible for interest accrued during the deferral period. If you wish to continue having your deductions made, contact Hibernia by dialing: **318-221-5406 then press 1 and then 0.**

Hibernia has also made arrangements to automatically defer mortgage payments for those whose residential first mortgages are with Hibernia and have been impacted by Hurricane Katrina. The bank will suspend up to three months of first-mortgage payments. There will be no credit reporting on these accounts during this temporary period. Customers should contact their mortgage servicer at 1-877-636-4008 or 1-877-636-4013 for more information. Visit www.hibernia.com for more information.

Bank One / Chase

Chase is deferring payments on Home Mortgages and Home Equity Loans/Lines of Credit for up to 90 days. They will waive late fees during this period and will file no negative credit bureau reports for 90 days. They are also offering

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Consumer Credit Card payments for at least 30 days, waiving late fees and overlimit fees, file no negative credit bureau reports for 90 days and expedite requests for credit line increases.

Chase has opened a small business recovery center to assist small business owners affected by the hurricane. Business credit relief options are available, including payment deferrals for 90 days by request, waived late fees for 90 days and no filing of negative credit bureau reports for 90 days. Affected small businesses should call 1-877-612-9362,

Banking customers will also notice that Bank One / Chase has waived a number of its fees associated with banking services. Visit www.bankone.com for more information.

USAA

USAA is offering a number of services designed to help members affected by Hurricane Katrina. Please call (800) 531-8222 if you have any questions, or to determine your eligibility for these products. Here's what they are offering:

Automobile Loans: 5% fixed APR rate for 60 months with 100% financing available and no payments for up to 90 days.

Checking and Savings: Non-sufficient funds fees waived through Nov. 30, 2005. Notify USAA and receive instant credit for deposits en route to the bank and get emergency fulfillment of debit cards.

Credit Card Products: 0% APR until June 2006 on purchases, cash advances and balance transfers made by Dec. 31, 2005. Late fees/finance charges waived through Nov. 30, 2005 for accounts in good standing. No payments for up to two months through USAA's skip pay program. Line of credit increases and expedited delivery of new credit cards are also available.

For opportunities from your banking institution, visit their Website or contact their customer service line. It is important that you contact your lenders the moment you become aware of financial issues so that they may work with you to remedy them. Do not assume that arrangements will automatically be made by your lender to secure your lending status.

Cell Phone Service Providers Offer Discounts/Refunds for Affected Service

Cingular: For Cingular subscribers in the New Orleans and Biloxi markets, there will be no text messaging, roaming, long distance or overage charges for the month of September, and customers regular monthly charges will be reduced by 50 percent during that time. For customers in the Mobile, Baton Rouge, Lafayette and Jackson markets, monthly fees will be reduced by 25 percent for September and on a case-by-case basis, there will be discounts on roaming and text messaging. For prepaid customers in the affected areas, Cingular will extend the expiration date on current minutes to October 31, 2005, will replace any minutes that expired since August 29, 2005, and will not charge for text messaging from August 29 – September 30, 2005.

Also note that Cingular offers a Government discount to anyone with a government or military e-mail address (this means contractors as well). Visit <http://www.cingular.com/government/> and click on the Qualify for Discounts? Box on the right hand side of the screen. Enter your e-mail address and zip code and it will prompt you for the rest.

Verizon: Has not issued a statement regarding refunds or discounts, however, other members of the DIMHRS team have called customer service and had discounts made to their bills. Call (800) 922-0204 for details. Also, members of the DIMHRS team have gone in to Verizon Wireless stores and been assigned temporary numbers in Area Codes outside of Louisiana to improve access to coverage and ability to receive calls.

Sprint: Has account specific information available at <http://katrina.sprint.com> or by calling Sprint at (1-888-211-4727).

T-Mobile Wireless (1-800-937-8997) and **Alltel Wireless** (1-800-255-8351) have not issued statements about their support of customers lacking cell phone service in the aftermath of Katrina. Please contact those companies directly to inquire about discounts. Subscribers are encouraged to check their service agreements to determine what coverage agreements can be requested.

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Links you can use:

Health and Safety for Hurricane clean up: <http://www.bt.cdc.gov/disasters/hurricanes/recovery.asp>. If you are returning to areas that have been flooded, please review the information on this site for important information on the health effects of flooded areas. Bring gloves, masks, hand sanitizer and be aware that most local water supplies are unfit for drinking or washing in, so you must bring your own water. Attached to this PDF are lists of Water Systems still under Boil Orders as well as a list of Water Systems that have been cleared as of 16 September 2005. Remember that water from a boil order system is not only unsafe for drinking, it is unsafe for making ice, brushing teeth and preparing or rinsing food. For more information on Water Systems under boil orders visit: www.dhhemergencynews.com.

Disaster Help from **FEMA and Other Agencies**: www.disasterhelp.gov (This catchall Website contains information on finding lost family members, applying for federal assistance, disaster unemployment assistance for spouses and other useful sites). Available to everyone at www.GovBenefits.gov is information for victims and disaster relief workers about the many disaster relief programs available. Perhaps you have suffered damage to a home or business, lost your job, or experienced crop damage due to a natural disaster. GovBenefits.gov has a variety of national benefit and assistance programs geared toward disaster recovery, such as:

Disaster Housing Program

The Disaster Housing Program provides housing assistance in the form of a grant to individuals whose homes sustained damage as a result of a Presidentially declared disaster. To qualify for assistance, the damaged home must be your primary residence, and be located in the disaster-declared area.

Disaster Unemployment Assistance

The Disaster Unemployment Assistance program provides unemployment benefits to individuals who have become unemployed as a result of a Presidentially declared major disaster. For Additional information visit: <http://www.govbenefits.gov/govbenefits/currentevent.jhtml>

Property Insurance Guidance:

Take as many pictures as possible of your property or download images from: <http://www.noaanews.noaa.gov/stories2005/s2495.htm> to assist with insurance claims. Contact your agents as soon as possible to begin the claims process so that you spend less time out of pocket. Advisors suggest that you do not attempt to clean your property or remove damaged items like carpet until speaking with an insurance adjuster. Removal of damaged property from your home prior to meeting with an adjuster could result in loss of benefits due to policy specifications.

Local NOLA Financial Issues:

Cox Communications has suspended billing from August 29 until service is restored. However, you will be billed once service is restored, so suspending services for the duration of separation from your property would be a good idea. You can contact Cox directly at 888-822-5151 24-hours/7 days a week or visit www.cox.com.

Entergy has provided no such allowance and has asked customers to pay their bills as they normally would. If you feel like you will be separated from your property for an extended period after power returns, you may want to have your service disconnected to prevent any hazards in your home. You can fill out a form online to disconnect your service at <http://www.entergy-neworleans.com/NOLA/yourhome/forms.asp> or contact them at 1-800-368-3749 (1-800-ENTERGY). Contact other service providers directly for their guidance. Be aware that two separate companies may provide your electricity and gas.

Many mortgage companies are providing what they term forbearance for those affected by Hurricane Katrina and living in the area declared as a Federal Disaster Area by the President. All FHA approved lenders will provide foreclosure relief to FHA insured families including a 90-day moratorium on all foreclosures of FHA insured properties in the disaster area. HUD is working with all lenders to encourage mortgage modification, refinancing and waiver of late charges. Contact your mortgage company directly to determine what your options are as you await insurance settlement or housing assistance from FEMA. Similar arrangements are available for those with VHA loans. Helpful links are: <http://www.hud.gov/katrina/index.cfm> <http://www.homeloans.va.gov/> or the website of your personal mortgage company.

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Other lenders are also offering 90-day grace periods on payments. Many financial advisors suggest that keeping cash readily available is advantageous in emergency situations so they encourage consumers to work with creditors to minimize or forego payments until they are settled into more long-term emergency arrangements. Financial guides are also available at www.disasterhelp.gov.

Replacing Lost Documents:

To replace your birth certificate, visit http://www.cdc.gov/nchs/data/misc/w2w03_26_04.pdf to see a list of contact information for each state's office of vital statistics.

To replace your Social Security Card, visit http://www.ssa.gov/replace_sscard.html for detailed information or contact the Social Security Administration at 1-800-772-1213.

Up to Date Regional Information

For the latest news and updates, contact the American Red Cross. <http://www.redcross.org>

New Orleans International is currently open for business. Visit <http://www.flymsy.com/> for more information.

For information concerning inbound/outbound flights from Gulfport-Biloxi International Airport <http://www.flygpt.com/>

For information concerning inbound/outbound flights from Mobile Regional Airport <http://www.mobairport.com/>

Many airlines are canceling reservations that were made for the month of October out of New Orleans International Airport. Please check with your airline to determine what their flight arrangements are for future travel in and out of New Orleans International and other airports affected by Hurricane Katrina.